



July 15, 2022

Christopher Pontiff
MVP Health Insurance Company
625 State Street
Schenectady, NY 12305

Re: MVP Health Plan, Inc.
2023 Vermont Exchange Rate Filing – Individual
SERFF Tracking #: MVPH-133238186
Objection #9

Dear Mr. Pontiff:

The following additional information is required for this filing.

Notice regarding proper responses:

- A minimum-acceptable response to quantitative questions from us must include a spreadsheet calculation with retained formulas such that we can replicate the calculations therein.
- Explanatory responses are merely a supplement to the spreadsheet material and in of themselves will constitute a lack of response.

Questions:

1. Regarding the response to the previous objection –
 - a. When we input the updated 2022 and 2023 trends provided into the URRT, we get an impact of 5.5% which results in an updated rate increase of approximately 23.9% (1.174×1.055). Please reconcile with the 24.5% result provided in the response to the previous objection.
 - b. Can you please provide an Excel calculation similar to what was provided in the response objection #2 question 1? When we use the hospital budget submitted appendices to try to replicated the calculation by IP/OP/Phys, we are not quite able to get an exact match and therefore would like to see the details of the calculation.

To ensure that the review of your filing is completed before statutory deadlines, we expect you to respond as expeditiously as possible, but no later than July 15, 2022.

We trust that you understand these forms may not be used in Vermont until they are formally approved by the GMCB.

Sincerely,

Traci Hughes

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